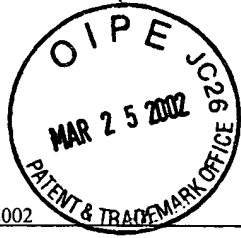


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Assistant Commissioner for Patents
Washington, D.C. 20231



PATENT
Attorney Docket No.: 020375-002730US

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On March 19, 2002

TOWNSEND and TOWNSEND and CREW LLP

By: 
Cindy Bennett

MAR 28 2002
Technology Center 2100

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Allen-Rouman et al.

Application No.: 09/991,364

Filed: November 15, 2001

For: **ONLINE INCREMENTAL
PAYMENT METHOD**

Examiner:

Art Unit: 2164

**SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98**

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Applicants also wish to make the Examiner aware of the following co-pending applications:

1. Application No. 09/516,209 filed February 29, 2000, Attorney Docket No. 020375-002700US.

2. Application No. 09/991,379 filed November 15, 2001, Attorney Docket No. 020375-002710US.

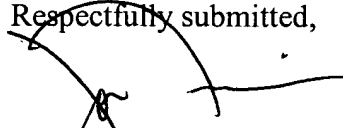
3. Application No. 09/991,497 filed November 15, 2001, Attorney Docket No. 020375-002720US.

To comply with 37 CFR §1.98(a)(2)(iii), enclosed are the specifications, claims and drawings for each of the above cases.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,


Thomas D. Franklin
Reg. No. 43,616

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, 8th Floor
San Francisco, California 94111-3834
Tel: 303-571-4000
Fax: 303-571-4321
TDF:cmb

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PTO/SB/08A (08-00)

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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number 09/991,364
Filing Date November 15, 2001
First Named Inventor Allen-Rouman, et al.
Group Art Unit 2164
Examiner Name
Attorney Docket Number 020375-002730US

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	AA	5,699,528		Hogan	12-16-1997	
	AB	5,757,917		Rose et al.	05-26-1998	
	AC	5,826,241		Stein et al.	10-20-1998	
	AD	5,987,140		Rowney et al.	11-16-1999	
	AE	5,987,429		Maritzen et al.	11-16-1999	
	AF	5,991,750		Watson	11-23-1999	
	AG	5,999,625		Bellare et al.	12-07-1999	
	AH	6,029,150		Kravitz	02-22-2000	
	AI	6,070,798		Netherly	06-06-2000	
	AJ	6,098,053		Slater	08-01-2000	
	AK	6,122,625		Rosen	09-19-2000	
	AL	6,246,996	B1	Stein et al.	06-12-2001	
	AM					
	AN					
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FOREIGN PATENT DOCUMENTS

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		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	AU	EP	1 077 436	A2	Citicorp Development Center, Inc.	02-21-2001		
	AV	PCT	WO 00/22559	A1	Citibank, N.A.	04-20-2000		
	AW	PCT	WO 00/79452	A2	Echarge Corp.	12-28-2000		
	AX	PCT	WO 02/05195	A1	First Data Corp.	01-17-2002		
	AY							
	AZ							
	BA							

Examiner Signature

Date Considered

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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Sheet 2 of 2

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Application Number	09/991,364
Filing Date	November 15, 2001
First Named Inventor	Allen-Rouman et al.
Group Art Unit	2164
Examiner Name	
Attorney Docket Number	020375-002730US

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OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	BB	INTELL-A-CHECK CORP., <i>Intell-A-Check!—The Way to Get Paid</i> , <i>Intell-A-check Product Overview</i> , downloaded from website http://www.icheck.com/ on 02/07/2000.	
	BC	AMERINET, INC., <i>Debit-It!—The Best Idea In Payment Systems, Making Ellectronic Debit Simple</i> , downloaded from website http://www.debit-it.com/ on 2/7/00.	
	BD	TELECHECK INTERNATIONAL, INC., <i>TeleCheck Verification Services</i> , downloaded from website http://www.telecheck.com/ on 2/7/2000.	
	BE	TELECHECK INTERNATIONAL, INC., <i>Making Checks Our Responsibility</i> , downloaded from website http://www.telecheck.com/ on 2/7/2000.	
	BF	CONFINITY, INC., <i>PayPal.com, How PayPal.com Works</i> , downloaded from website http://www.paypal.com/ on 2/7/2000.	
	BG	IDEALAB COMPANY, <i>PayMe.com</i> , downloaded from website https://ssl.idealab.com/ on 2/16/00.	
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/991,364	
	Filing Date	November 15, 2001	
	First Named Inventor	Allen-Rouman et al.	
	Group Art Unit	2164	
	Examiner Name	Technology Center 2100	
Total Number of Pages in This Submission	5	Attorney Docket Number	020375-002730US

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ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard Cited References: (12-US Patents; 4-Foreign; 6-Other Documents)
Remarks		The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm and Individual name	Townsend and Townsend and Crew LLP Thomas D. Franklin	Reg. No. 43,616
Signature		
Date	March 19, 2002	

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		March 19, 2002
Typed or printed name	Cindy Bennett	
Signature		Date March 19, 2002

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